

2005-0942

Loan #(Last 4 digits): 1657

POWERS KIRN, LLC

728 Marne Highway

P.O. Box 848

Moorestown, NJ 08057

856-802-1000

Attorney for U.S. Bank, N.A.

WP0186

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:

Willie Hannah

**Debtor(s)**

:  
: CASE NO. 05-35432 GMB  
:  
: CHAPTER: 13  
:  
: HEARING DATE: N/A  
:

CERTIFICATION OF DEFAULT

Olivia A. Todd does hereby certify:

1. I am the President of National Default Servicing Corporation, as authorized servicing agent for U. S. Bank N.A., debtor's mortgagee, a secured creditor.
2. On October 21, 2009, an Order issued from this Court, a copy of which is attached hereto as an exhibit, providing for the cure of post-petition arrearages, and in default of such monthly payments for a thirty (30) day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the aforesaid order by either missing payments and/or by failing to make the correct payments as summarized on the payment history set forth hereafter.
4. This certification is being made in an effort to enforce the prior order of this court

and to vacate the stay without numerous court appearances.

5. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

/s/ Olivia A. Todd  
Olivia A. Todd

DATED: 08/20/2009

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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In Re:

Willie Hannah

Case No.: 05-35432 GMB

Chapter: 13

Hearing Date: N/A

Judge: Honorable Gloria M. Burns

**CERTIFICATION RE POST-PETITION PAYMENT HISTORY  
ON THE NOTE AND MORTGAGE**

Olivia A. Todd of full age, employed as the President of National Default Servicing Corporation, as authorized servicing agent for U. S. Bank N.A., hereby certifies the following information:

Property Address: 586 Pfeiffer Street, Camden, NJ 08105-

Mortgage Holder: U.S. Bank Home Mortgage N.A.

Mortgagor(s)/Debtor(s): Willie Hannah

**POST-PETITION PAYMENTS (Petition filed on August 8, 2005)**

Loan(Last 4 digits)# 1657		Date Payment	How Payment Was	Amount	Date Payment	Check or Money
Amount Due		Was Due	Applied (Mo./Yr.)	Received	Received	Order Number
1.	\$429.14	09/01/05	09/01/05	\$432.00	09/20/05	4721004749
2.	\$429.14	10/01/05	10/01/05	\$430.00	10/18/05	46718314049
3.	\$429.14	11/01/05	11/01/05	\$430.00	11/15/05	4703748715
4.	\$429.14	12/01/05	12/01/05	\$430.00	12/20/05	4703749404
5.	\$429.14	01/01/06	01/01/06	\$429.00	01/18/06	47037499840
6.	\$429.14	02/01/06	02/01/06	\$430.00	02/21/06	47037506659
7.	\$429.14	03/01/06	03/01/06	\$440.00	03/14/06	48232292977
8.	\$429.14	04/01/06	04/01/06	\$430.00	04/18/06	47023017701

9.	\$429.14	05/01/06	05/01/06	\$430.00	06/19/06	48232311171
10.	\$429.14	06/01/06	06/01/06	\$430.00	07/18/06	4876909414
11.	\$429.14	07/01/06	07/01/06	\$430.00	08/15/06	48769099380
12.	\$429.14	08/01/06	08/01/06	\$430.00	09/18/06	4857230444
13.	\$429.14	09/01/06	09/01/06	\$430.00	10/17/06	48572317156
14.	\$429.14	10/01/06	10/01/06			
15.	\$429.14	11/01/06	11/01/06	\$440.00	11/27/06	4857231168
16.	\$429.14	12/01/06	12/01/06	\$430.00	12/19/06	4965140559
17.	\$429.14	01/01/07	01/01/07	\$430.00	01/17/07	4965141184
18.	\$398.95	02/01/07	02/01/07	\$430.00	02/21/07	48572315407
19.	\$398.95	03/01/07	03/01/07	\$430.00	03/20/07	56577103693
20.	\$398.95	04/01/07	04/01/07	\$430.00	04/17/07	5657109787
21.	\$398.95	05/01/07	05/01/07	\$430.00	05/31/07	100331503822
22.	\$398.95	06/01/07	06/01/07	\$430.00	07/31/07	56577116904
23.	\$398.95	07/01/07	07/01/07	\$500.00	08/14/07	100689683391
24.	\$398.95	08/01/07	08/01/07			100689676142
25.	\$398.95	09/01/07	09/01/07	\$500.00	09/20/07	100689676142
26.	\$398.95	10/01/07	10/01/07	\$500.00	10/18/07	10092855955
27.	\$398.95	11/01/07	11/01/07	\$500.00	12/18/07	10092857105
28.	\$398.95	12/01/07	12/01/07	\$430.00	01/15/08	100928564880
29.	\$398.95	01/01/08	01/01/08	\$440.00	02/19/08	10121555752
30.	\$669.23	02/01/08	02/01/08	\$430.00	03/18/08	101381766222
			debtor suspense	\$430.00	04/15/08	10138177836
31.	\$669.23	03/01/08	03/01/08	\$440.00	07/15/08	562480146
32.	\$669.23	04/01/08	04/01/08	\$700.00	08/13/08	10181133329
33.	\$669.23	05/01/08	05/01/08	\$700.00	09/10/08	10181132467
34.	\$669.23	06/01/08	06/01/08	\$800.00	11/24/08	101811319038
35.	\$669.23	07/01/08	07/01/08	\$800.00	11/24/08	101899420359
36.	\$669.23	08/01/08	08/01/08	\$1,000.00	12/16/08	499922
37.	\$669.23	09/01/08	09/01/08	\$130.00	12/16/08	499924
			debtor suspense	\$500.00	02/18/09	10223065163

38.	\$669.23	10/01/08	10/01/08	\$1,000.00	02/19/09	10223064544
39.	\$669.23	11/01/08	11/01/08	\$485.00	03/17/09	10223065810
			debtor suspense	\$500.00	04/13/09	102528073076
40.	\$669.23	12/01/08	12/01/08	\$500.00	05/18/09	10252806636
41.	\$669.23	01/01/09	01/01/09	\$500.00	06/16/09	10252807134
42.	\$483.71	02/01/09	02/01/09	\$500.00	07/16/09	4912409809
43.	\$503.06	03/01/09	03/01/09	\$500.00	08/18/09	4912408917
44.	\$503.06	04/01/09		\$0.00		
45.	\$503.06	05/01/09		\$0.00		
46.	\$503.06	06/01/09		\$0.00		
47.	\$503.06	07/01/09		\$0.00		
48.	\$503.06	08/01/09		\$0.00		
TOTAL:	\$23,615.61			\$21,836.00		

Post-Petition Payments Due:	\$23,615.61
Less: Amount Received:	(\$21,836.00)
Appraisal charges:	
Inspection charges:	\$320.00
NSF charges:	
Other (Specify):	
Total Due:	<u><u>\$2,099.61</u></u>

Each current monthly payment is comprised of:

Principal.....	\$283.55	(Principal & Interest, where applicable)
Interest.....	\$0.00	
R.E. Taxes.....	\$128.92	
Insurance.....	\$16.67	
MIP.....	\$0.00	
Shortage.....	\$0.00	
Cushion/Reserve...	\$0.00	
Late Charge.....	\$17.17	
Other.....	\$0.00	Specify:
TOTAL.....	\$446.31	

Each current monthly payment is comprised of:

Principal.....	\$283.55	(Principal & Interest, where applicable)
Interest.....	\$0.00	
R.E. Taxes.....	\$115.40	
Insurance.....	\$0.00	
MIP.....	\$0.00	
Shortage.....	\$0.00	
Cushion/Reserve...	\$0.00	
Late Charge.....	\$15.96	
Other.....	\$0.00	Specify:
TOTAL.....	\$414.91	

Each current monthly payment is comprised of:

Principal.....	\$283.55	(Principal & Interest, where applicable)
Interest.....	\$0.00	
R.E. Taxes.....	\$181.26	
Insurance.....	\$0.00	
MIP.....	\$0.00	
Shortage.....	\$204.42	
Cushion/Reserve...	\$0.00	
Late Charge.....	\$26.77	
Other.....	\$0.00	Specify:
TOTAL.....	\$696.00	

Each current monthly payment is comprised of:

Principal.....	\$283.55	(Principal & Interest, where applicable)
Interest.....	\$0.00	
R.E. Taxes.....	\$200.16	
Insurance.....	\$0.00	
MIP.....	\$0.00	
Shortage.....	\$0.00	
Cushion/Reserve...	\$0.00	
Late Charge.....	\$19.35	
Other.....	\$0.00	Specify:
TOTAL.....	\$503.06	

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary):

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PRE-PETITION ARREARS: \_\_\_\_\_ to \_\_\_\_\_  
( \_\_\_\_\_ mos. x \$0.00 /mo. = \$0.00 )

I certify under penalty of perjury that the foregoing is true and correct.

08/20/2009  
Date of signature

/s/ Olivia A. Todd  
Signature